

<i>SERFF Tracking Number:</i>	<i>LFPL-126362062</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43936</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Sterling Advertising Filing Six</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Sterling Life Insurance Company	SERFF Tr Num: LFPL-126362062	State: Arkansas
Product Name: Sterling Advertising Filing Six	SERFF Status: Closed-Filed-	State Tr Num: 43936
TOI: LTC03I Individual Long Term Care	Closed	
Sub-TOI: LTC03I.001 Qualified	Co Tr Num:	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Authors: Mary Boyden, Bill Conley, Melanie Glassic	Disposition Date: 11/13/2009
	Date Submitted: 10/28/2009	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filing not required in domicile state.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/13/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/13/2009
Deemer Date:	Created By: Melanie Glassic
Submitted By: Melanie Glassic	Corresponding Filing Tracking Number:
Filing Description:	
Sterling Life Insurance Company	
Qualified Long-Term Care Insurance Filing	
FEIN Number: 13-1867829	
NAIC Number: 77399	

Long Term Care Advertising Filing: Conditioning Brochure Form, LTCGN_23

See attached cover letter for specific details.

SERFF Tracking Number:	LFPL-126362062	State:	Arkansas
Filing Company:	Sterling Life Insurance Company	State Tracking Number:	43936
Company Tracking Number:			
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Sterling Advertising Filing Six		
Project Name/Number:	/		

Company and Contact

Filing Contact Information

Melanie Glassic, Compliance Analyst	mglassic@lifeplansinc.com
51 Sawyer Rd	800-525-7279 [Phone] 425 [Ext]
Suite, 340	781-893-6905 [FAX]
Waltham, MA 02453	

Filing Company Information

(This filing was made by a third party - lifeplansinc)

Sterling Life Insurance Company	CoCode: 77399	State of Domicile: Illinois
1000 N. Milwaukee Ave. 6th Floor	Group Code: 317	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(360) 392-9251 ext. [Phone]	FEIN Number: 13-1867829	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	Yes
Fee Explanation:	AR \$25.00 per form.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$25.00	10/28/2009	31616304

SERFF Tracking Number:	LFPL-126362062	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	11/13/2009	11/13/2009

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<i>Product Name:</i>	<i>Sterling Advertising Filing Six</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 11/13/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Supporting Document	Third Party Authorization		Yes
Form	Long Term Care Brochure		Yes

SERFF Tracking Number: LFPL-126362062 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 43936
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Sterling Advertising Filing Six
Project Name/Number: /

Form Schedule

Lead Form Number: LTCGN_23

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTCGN_23	Advertising	Long Term Care Brochure	Initial			LTCGN_23 Brochure.pdf

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Sterling Life Insurance Company*

[P.O. Box 5348, Bellingham, WA 98227-5348]

[www.sterlingplans.com]



STERLING Long Term Care

Underwritten by
Sterling Life Insurance Company



Plan now for your long term care needs.

Long term care is needed when a person of any age is no longer able to care for themselves independently because of a prolonged illness, disability or accident.

For many Americans, the majority of care occurs in the community either at home, in adult day care, or assisted living facilities, the fastest growing type of care. But all long term care is expensive, and few of us can afford these costs on our own.

You owe it to yourself and your family to prepare for the unexpected. Long Term Care insurance coverage includes home health care, adult day health, assisted living facility care, hospice, respite care and nursing home care.

Call us today. A licensed agent will help you determine if Long Term Care insurance is right for you. There is no obligation to purchase any plan.

Why Sterling?

Real People.

- Your own agent
- Live customer service

Wise Choices.

- Reliable company
- Variety of products to choose from
- Rated ["A-" (Excellent)] by A.M. Best*

Other products available from Sterling include:

- Health Insurance for Medicare Beneficiaries
- Life Insurance
- Critical Condition/Cancer Insurance

Not all plans available in all areas.

Are you prepared?

One year of care in a nursing home, based on the [2008] national average, costs over [\$68,000] for a semi-private room.**

Other long term care options can also be expensive. One year of care from a home health aide would cost almost [\$18,000] a year.**

Most long term care costs are not covered by standard or Medicare health insurance plans. Help protect your assets and your family by calling Sterling today. We'll give you the facts about long term care.

*A.M. Best rating information is available at:
<http://www.ambest.com/ratings/guide.asp>

**National Clearinghouse for Long-Term Care Information,
US Department of Health and Human Services.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attached please find a cover letter which includes the filing details. Attachment: DOI Letter _AR_.pdf		

	Item Status:	Status Date:
Satisfied - Item: Third Party Authorization Comments: Attached please find the necessary third party authorization. Attachment: Sterling LTC Authorization Letter 9.4.09.pdf		



51 Sawyer Road
Suite 340
Waltham, MA 02453
(781) 893-7600
Fax: (781) 647-3552
www.lifeplans.com

October 28, 2009

LTC Insurance Analyst
Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, Arkansas 72201

Sterling Life Insurance Company
Qualified Long-Term Care Insurance Filing

FEIN Number: 13-1867829

NAIC Number: 77399

Dear LTC Analyst,

Please accept the enclosed filing on behalf of Sterling Life Insurance Company. A letter of filing authorization is attached. All correspondence should be addressed to LifePlans Inc.

We enclose for filing copies of the individual long-term care advertising material described below, for your review and approval. The material is for use with the following previously approved individual long-term care policy form:

LTCPOL-AR (03/06) Comprehensive Policy Approved 2/14/07

These advertising materials will replace the previously approved forms LTCGN_04 (7/07) which was approved by your Department on 6/18/08.

The Company's licensed agents will sell the forms on a personal contact basis.

Thank you for your review. If you need anything further or wish to discuss this filing, please feel free to call toll-free (800) 525-7279, extension 425. If everything is in order, we will appreciate receiving your approval.

Sincerely,

A handwritten signature in cursive script that reads "Melanie Glassic". The signature is written in dark ink on a white rectangular background.

Melanie Glassic, Compliance Analyst
Third Party Administration & Compliance Services
LifePlans, Inc.
mglassic@lifeplansinc.com

LISTING OF FORMS/FORM NUMBERS

Long Term Care Brochure

LTCGN_23

STERLING Life Insurance Company

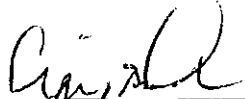
DATE: July 29, 2009

TO: State Insurance Department

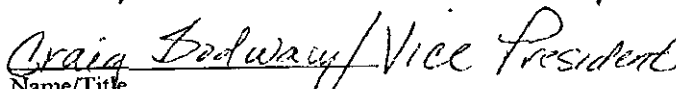
RE: Qualified Long Term Care Insurance Filings

I hereby authorize our filing consultants Kathleen Andrews, Mary Boyden, Bill Conley, Tara Travers and Melanie Glassic of LifePlans, Inc to communicate with Insurance Department, review and submit rates, and receive information from the Department with respect to the Qualified Long Term Care Insurance filing for Sterling Life Insurance Company.

Any questions concerning this authorization should be brought to my immediate attention.



Signature of Company Officer



Name/Title